

## **EXHIBIT B**

## Identification of Defective Loans Pg 2 of 2

First Residential Mortgage Services Corporation

Loan Number	Seller Loan Number	Claim Reason	Claim Reason 2	Claim Reason 3	Claim Amount
33469792	06NJ-4313	MISREP - INCOME/EMPLOY	UW - INCOME/EMPLOY		330,846.03
33631870	06NJ-4335	COLLATERAL	UW - INCOME/EMPLOY	UW - FLIP TRANSACTION	57,430.55
33718164	06NJ-4447	UW - INCOME/EMPLOY	UW - INCOME/EMPLOY	MISREP - INCOME/EMPLOY	279,927.84
33784927	06NJ-4733	MISREP - INCOME/EMPLOY	UW - INCOME/EMPLOY		236,853.02
40675134	07NJ-5331	MISREP - INCOME/EMPLOY			281,653.43
<b>TOTAL</b>					<b>\$1,186,710.87</b>